



# UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/021,620	12/11/2001	Karyn Elaine Anderson	ANDERSON-39299	4983

26252 7590 02/02/2005

KELLY BAUERSFELD LOWRY & KELLEY, LLP  
6320 CANOGA AVENUE  
SUITE 1650  
WOODLAND HILLS, CA 91367

EXAMINER

ROSEN, NICHOLAS D

ART UNIT	PAPER NUMBER
----------	--------------

3625

DATE MAILED: 02/02/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application No:

10/021,620

Applicant(s)

ANDERSON, KARYN ELAINE

Examiner

Nicholas D. Rosen

Art Unit

3625

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 11 December 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-29 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-29 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 11 December 2001 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date 2.
- 4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: \_\_\_\_\_.

### **DETAILED ACTION**

Claims 1-29 have been examined.

#### ***Specification***

The disclosure is objected to because of the following informalities: In the sixth line of the Abstract (line 9 on page 17), "the.account" should be "the account" without the extraneous period.

Appropriate correction is required.

#### ***Claim Objections***

Claims 16-23 are objected to because of the following informalities: In the eighteenth and nineteenth lines of claim 16 (lines 22 and 23 on page 14), "crediting the seller the value of the value" should be just "crediting the seller the value", or "crediting the seller with the value". Appropriate correction is required.

In claim 13, Applicant may wish to change "crediting the seller the value" to "crediting the seller with the value".

#### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

**Claims 1-15**

Claims 1, 2, 3, 9, and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski ("New Wave of E-Money Options Hits the Web") in view of the anonymous article, "RealStores.com Now Accepting InternetCash for E-Commerce Transactions," hereinafter "RealStores.com," and the anonymous article "Internet's First Pre-Paid Shopping Card Launched," hereinafter "Internet's First." As per claim 1, Bielski discloses a method for making purchase transactions over the world wide web, comprising the steps of: purchasing a card having a unique identification code and a predetermined cash balance; and activating an account associated with the card by providing the identification code to a card service system (two paragraphs beginning from, "Working altogether differently in the market"). Bielski is not entirely explicit about selecting one or more goods or services offered by a seller through a web-site, but "RealStores.com," describing the same InternetCash system as Bielski, teaches shopping at a portal for 750 merchants selling arts, collectibles, food, fashion, etc., which implies selecting one or more goods or services offered by a seller through a web-site. Bielski does not disclose providing the identification code of the card to the seller who then transmits the identification code to the card service, but "Internet's First" teaches doing this (paragraph beginning, "Teens activate their Cybermoola cards"). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to provide the identification code of the card to the seller who would then transmit the identification code to the card service, for

the stated advantage of verifying the availability of sufficient funds in the account, and the implied advantages of enabling merchants to be paid and users to be charged.

Bielski does not explicitly disclose debiting the purchase price of the selected goods or services from the cash balance of the account, but this is implicit, since routinely not debiting the prices of purchases, and thus letting users respend the same funds, would be a quick road to bankruptcy.

As per claim 2, Bielski discloses only providing the identification code, with no teaching or suggestion that any other information is provided in the activating step.

As per claim 3, Bielski further discloses the step of removing an obstruction covering the identification code after purchasing the card (two paragraphs beginning from, "Working altogether differently in the market").

As per claim 9, "Internet's First" teaches verification by the card service system, including determining if there are sufficient funds in the account to purchase desired goods or services (paragraph beginning, "Teens activate their Cybermoola cards"). "Internet's First" does not expressly disclose determining whether the identification code is associated with a valid and active account, but this is held to be inherent, because if the identification code is not associated with a valid and active account, availability of funds cannot be verified. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention for verification by the card service system to include the steps of determining whether the identification code is associated with a valid and active account and if there is sufficient cash balance in

the account to purchase selected goods or services, for the obvious advantage of authorizing or preventing payment, as appropriate.

As per claim 14, "Internet's First" teaches verifying the availability of sufficient funds by contacting the card service system, which implies determining current card account cash balance (paragraph beginning, "Teens activate their Cybermoola cards"). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to include the step of determining card account cash balance by contacting the card service system, for the obvious advantage of determining whether there are sufficient funds to make a desired purchase.

Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," and "Internet's First," as applied to claim 3 above, and further in view of Odiwo (U.S. Patent Application Publication 2002/0095371). Bielski discloses using scratch-off ink rather than a peel-away strip, but Odiwo teaches removing a peel-away strip covering an identification code on a prepaid cash card (paragraph 17). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to removing the peel-away strip covering an identification code, for the obvious advantage of sparing users the trouble of scratching off ink.

Claims 5, 6, and 7 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," and "Internet's First," as applied to claim 3 above, and further in view of official notice. As per claim 5, Bielski does not disclose that the activating step includes calling the card service system by telephone and providing the identification code, but official notice is taken that it is well known to provide information

by telephone (e.g., in voice mail systems), and further that it is well known to input information, especially numerical information, via keystrokes of a keypad of a telephone when prompted (as per claim 6), and to provide information by voice, to be interpreted by voice recognition software (as per claim 7). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to have the activating step include calling the card service system by telephone and providing the identification code, whether by keypad or voice, for the obvious advantage of enabling users to activate their cards without having to log on to the Web.

Claim 8 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," and "Internet's First," as applied to claim 3 above, and further in view of official notice. Bielski does not disclose that the activating step includes entering the identification code into a designated field of a card service system web-site, but official notice is taken that it is well known to enter information into a designated field of a web-site. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to have the activating step include entering the identification code into a designated field of a card service system web-site, for the obvious advantage of arranging for the identification code to be inputted by the standard means, in a way that enables a server to accept it and know what item of data it is.

Claims 10, 11, 12, and 13 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," and "Internet's First," as applied to claim 9 above, and further in view of official notice. As per claim 10, "Internet's First" does not

expressly disclose searching a database of activated accounts, but official notice is taken that it is well known to search databases, and given a plurality of activated accounts, finding information for one account implies searching a database of some type. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to search a database of activated accounts, for the obvious advantage of finding data regarding the balance of the account in question.

As per claim 11, "Internet's First" does not expressly disclose the step of transmitting an approval code to the seller if the identification code is valid and a sufficient cash balance is available in the associated account to purchase the selected goods or services, but official notice is taken that it is well known to transmit approval to sellers under comparable circumstances (e.g., when a purchase is attempted with a debit card). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to transmit an approval code as recited, for the obvious advantage of assuring the seller that he will be paid, and thus enabling the transaction to take place.

As per claim 12, "Internet's First" does not expressly disclose the step of transmitting a denial code to the seller if the identification code is invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services, but official notice is taken that it is well known to transmit denial to sellers under comparable circumstances (e.g., when a purchase is attempted with a debit card). Hence, it would have been obvious to one of ordinary skill in the art of electronic



commerce at the time of applicant's invention to transmit a denial code as recited, for the obvious advantage of warning the seller of nonpayment, and therefore avoiding the unwillingness to accept cards which would result if invalid cards could not be distinguished from valid ones.

As per claim 13, Bielski does not expressly disclose the step of crediting the seller the value of the purchase price of the selected goods or services when debiting the cash balance of the card account, but official notice is taken that it is well known to credit sellers with the value of a purchase price when debiting an account or payment card of a buyer. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to credit the seller the value of the purchase price, for the obvious advantage of making the card acceptable to sellers, and avoiding prosecution for fraud in cheating sellers.

Claim 15 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," and "Internet's First," as applied to claim 14 above, and further in view of the anonymous article, "NYCE Adds its Switch to the Growing Number of Funds Transfer Solutions," hereinafter "NYCE." Bielski does not disclose the step of transferring a cash balance from one card account to another card account by contacting the card service system. However, it is well known to transfer funds from one card account to another, as taught by "NYCE" (entire article; note especially the paragraph beginning "Individuals who initiate"). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to include the step of transferring a cash balance from one card account to another card

account by contacting the card service system, for the obvious advantages of enabling one card user to transfer a payment of gift to another card user, and for the obvious advantage of enabling a card user to transfer funds from a card account with too little money to be useful to another which would be more useful.

### **Claims 16-23**

Claims 16, 17, 19, 20, 21, and 22 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski ("New Wave of E-Money Options Hits the Web") in view of the anonymous article, "RealStores.com Now Accepting InternetCash for E-Commerce Transactions," hereinafter "RealStores.com," the anonymous article "Internet's First Pre-Paid Shopping Card Launched," hereinafter "Internet's First," and official notice. As per claim 16, Bielski discloses a method for making purchase transactions over the world wide web, comprising the steps of: purchasing a card having a unique identification code and a predetermined cash balance; removing an obstruction covering the identification code after purchasing the card; and activating an account associated with the card by providing the identification code to a card service system (two paragraphs beginning from, "Working altogether differently in the market"). Bielski is not entirely explicit about selecting one or more goods or services offered by a seller through a web-site, but "RealStores.com," describing the same InternetCash system as Bielski, teaches shopping at a portal for 750 merchants selling arts, collectibles, food, fashion, etc., which implies selecting one or more goods or services offered by a seller through a web-site. Bielski does not disclose providing the identification code of the card to the seller who then transmits the identification code to the card service, but "Internet's First"

teaches doing this (paragraph beginning, "Teens activate their Cybermoola cards").

Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to provide the identification code of the card to the seller who would then transmit the identification code to the card service, for the stated advantage of verifying the availability of sufficient funds in the account, and the implied advantages of enabling merchants to be paid and users to be charged.

"Internet's First" further teaches verification by the card service system, including determining if there are sufficient funds in the account to purchase desired goods or services (paragraph beginning, "Teens activate their Cybermoola cards"). "Internet's First" does not expressly disclose determining whether the identification code is associated with a valid and active account, but this is held to be inherent, because if the identification code is not associated with a valid and active account, availability of funds cannot be verified. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to determine whether the identification code is associated with a valid and active account and if there is a sufficient cash balance in the account to purchase selected goods or services, for the obvious advantage of authorizing or preventing payment, as appropriate.

Neither Bielski nor "Internet's First" expressly discloses transmitting an approval code to the seller if the identification code is valid and a sufficient cash balance is available, but official notice is taken that it is well known to transmit approval to sellers under comparable circumstances (e.g., when a purchase is attempted with a debit card). Hence, it would have been obvious to one of ordinary skill in the art of electronic

commerce at the time of applicant's invention to transmit an approval code as recited, for the obvious advantage of assuring the seller that he will be paid, and thus enabling the transaction to take place.

Neither Bielski nor "Internet's First" expressly discloses transmitting a denial code to the seller if the identification code is invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services, but official notice is taken that it is well known to transmit denial to sellers under comparable circumstances (e.g., when a purchase is attempted with a debit card). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to transmit a denial code as recited, for the obvious advantage of warning the seller of nonpayment, and therefore avoiding the unwillingness to accept cards which would result if invalid cards could not be distinguished from valid ones.

Bielski does not explicitly disclose debiting the purchase price of the selected goods or services from the cash balance of the account, but this is implicit, since routinely not debiting the prices of purchases, and thus letting users respend the same funds, would be a quick road to bankruptcy. Neither Bielski nor "Internet's First" expressly discloses crediting the seller with the value of the purchase price of the selected goods or services, but official notice is taken that it is well known to credit sellers with the value of a purchase price when debiting an account or payment card of a buyer. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to credit the seller the value of

the purchase price, for the obvious advantage of making the card acceptable to sellers, and avoiding prosecution for fraud in cheating sellers.

As per claim 17, claim 17 is parallel to claim 2, and rejected on essentially the same grounds.

As per claim 19, claim 19 is parallel to claim 6, and rejected on essentially the same grounds.

As per claim 20, claim 20 is parallel to claim 7, and rejected on essentially the same grounds.

As per claim 21, claim 21 is parallel to claim 10, and rejected on essentially the same grounds.

As per claim 22, claim 22 is parallel to claim 14, and rejected on essentially the same grounds.

Claim 18 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," "Internet's First," and official notice as applied to claim 16 above, and further in view of Odiwo. Claim 18 is parallel to claim 4, and rejected on essentially the same grounds.

Claim 23 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," "Internet's First," and official notice as applied to claim 22 above, and further in view of "NYCE." Claim 23 is parallel to claim 15, and rejected on essentially the same grounds.

**Claims 24-29**

Claims 24, 25, 27, and 28 are rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski ("New Wave of E-Money Options Hits the Web") in view of the anonymous article, "RealStores.com Now Accepting InternetCash for E-Commerce Transactions," hereinafter "RealStores.com," the anonymous article "Internet's First Pre-Paid Shopping Card Launched," hereinafter "Internet's First," and official notice. As per claim 24, Bielski discloses a method for making purchase transactions over the world wide web, comprising the steps of: purchasing a card having a unique identification code and a predetermined cash balance; removing an obstruction covering the identification code after purchasing the card; and activating an account associated with the card by providing the identification code to a card service system (two paragraphs beginning from, "Working altogether differently in the market"). Bielski is not entirely explicit about selecting one or more goods or services offered by a seller through a web-site, but "RealStores.com," describing the same InternetCash system as Bielski, teaches shopping at a portal for 750 merchants selling arts, collectibles, food, fashion, etc., which implies selecting one or more goods or services offered by a seller through a web-site. Bielski does not disclose providing the identification code of the card to the seller who then transmits the identification code to the card service, but "Internet's First" teaches doing this (paragraph beginning, "Teens activate their Cybermoola cards"). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to provide the identification code of the card to the seller who would then transmit the identification code to the card service, for

the stated advantage of verifying the availability of sufficient funds in the account, and the implied advantages of enabling merchants to be paid and users to be charged.

Neither Bielski nor "Internet's First" discloses entering the identification code into a designated field of the seller's web-site, but official notice is taken that it is well known to enter information into a designated field of a web-site. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to have the activating step include entering the identification code into a designated field of a card service system web-site, for the obvious advantage of arranging for the identification code to be inputted by the standard means, in a way that enables a server to accept it and know what item of data it is.

"Internet's First" further teaches verification by the card service system, including determining if there are sufficient funds in the account to purchase desired goods or services (paragraph beginning, "Teens activate their Cybermoola cards"). "Internet's First" does not expressly disclose determining whether the identification code is associated with a valid and active account, but this is held to be inherent, because if the identification code is not associated with a valid and active account, availability of funds cannot be verified. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to determine whether the identification code is associated with a valid and active account and if there is a sufficient cash balance in the account to purchase selected goods or services, for the obvious advantage of authorizing or preventing payment, as appropriate.

Neither Bielski nor "Internet's First" expressly discloses transmitting a denial code to the seller if the identification code is invalid or there is insufficient cash balance in the associated account to purchase the selected goods or services, but official notice is taken that it is well known to transmit denial to sellers under comparable circumstances (e.g., when a purchase is attempted with a debit card). Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to transmit a denial code as recited, for the obvious advantage of warning the seller of nonpayment, and therefore avoiding the unwillingness to accept cards which would result if invalid cards could not be distinguished from valid ones.

Bielski does not explicitly disclose debiting the purchase price of the selected goods or services from the cash balance of the account, but this is implicit, since routinely not debiting the prices of purchases, and thus letting users respend the same funds, would be a quick road to bankruptcy. Neither Bielski nor "Internet's First" expressly discloses crediting the seller with the value of the purchase price of the selected goods or services, but official notice is taken that it is well known to credit sellers with the value of a purchase price when debiting an account or payment card of a buyer. Hence, it would have been obvious to one of ordinary skill in the art of electronic commerce at the time of applicant's invention to credit the seller the value of the purchase price, for the obvious advantage of making the card acceptable to sellers, and avoiding prosecution for fraud in cheating sellers.

As per claim 25, claim 25 is parallel to claim 2, and rejected on essentially the same grounds.



As per claim 27, claim 27 is parallel to claim 10, and rejected on essentially the same grounds.

As per claim 28, claim 28 is parallel to claim 14, and rejected on essentially the same grounds.

Claim 26 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," "Internet's First," and official notice as applied to claim 24 above, and further in view of Odiwo. Claim 26 is parallel to claim 4, and rejected on essentially the same grounds.

Claim 29 is rejected under 35 U.S.C. 103(a) as being unpatentable over Bielski, "RealStores.com," "Internet's First," and official notice as applied to claim 24 above, and further in view of "NYCE." Claim 29 is parallel to claim 15, and rejected on essentially the same grounds.

### ***Conclusion***

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Chesarek (U.S. Patent 4,386,266) discloses a method for operating a transaction execution system having improved verification of personal identification. Fite et al. (U.S. Patent 6,467,684) disclose a prepaid card system for purchasing products or services. Graves et al. (U.S. Patent 6,575,361) disclose a system and method for managing stored-value card data.

Tsiounis et al. (U.S. Patent Application Publication 2001/0032878) disclose a method and system for making anonymous electronic payments on the World Wide

Web. Kazaks et al. (U.S. Patent Application Publication 2002/0046341) disclose a system and method for prepaid anonymous and pseudonymous credit card type transactions. Ronchi et al. (U.S. Patent Application Publication 2002/0077973) disclose a method and apparatus for issuing prepaid e-cash and calling cards, and using the same. Sutton et al. (U.S. Patent Application Publication 2002/0120530) disclose a method and system for transacting an anonymous purchase over the Internet.

Kaneda (Japanese Published Patent Application 11-203560) discloses a prepaid card for electronic transactions. Ahn (WO 00/67214) discloses a method of issuing a pre-paid card and method authorizing the pre-paid card.

The following articles pertain to stored value cards for making purchases over the Internet, in particular, "Cybermoola" and "InternetCash": "InternetCash Micro E-Cash Service Being Developed," (Anon.); Wilder, C., "E-commerce Goes Plastic"; Young, J., "Cybermoola"; Nelson, K., et al., "Buying Power for the Internet"; "Credit Cards no Longer Necessary for E-Commerce" (Anon.); "InternetCash Gains Ground on Credit Cards" (Anon.); Tillett, L.S., "Merchants Grapple with Payment Options -- Integration Still a Hurdle as Credit-Card Alternatives Emerge"; Loughran, S., "ShopRite Converting Greenbacks to E-backs"; Walker, L., "E-Mail Money System Quickly Gains Currency"; "Ante up Your 'Cybermoola'" (Anon.); Martin, Z., "A Dearth of Marketing Power"; and Breitkopf, D., "Prepaid Cards Try to Build a Mass Market."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Nicholas D. Rosen, whose telephone number is 703-305-0753. The examiner can normally be reached on 8:30 AM - 5:00 PM, M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn Coggins, can be reached on 703-308-1344. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Non-official/draft communications can be faxed to the examiner at 703-746-5574.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

*Nicholas D. Rosen*  
**NICHOLAS D. ROSEN**  
**PRIMARY EXAMINER**

January 28, 2005